

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Christopher Michael Yordy
Debtor

Case No. 16-04191-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 18

Date Rcvd: Feb 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2018.

db +Christopher Michael Yordy, 860 Ono Road, Jonestown, PA 17038-8321
cr +U.S. Bank National Association, not in its indivi, 9990 Richmond Avenue, Suite 400 South,
Houston, TX 77042-4546
4845317 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
4842661 +BRADLEY J OSBORNE, ESQUIRE, SHAPIRO & DENARDO LLC, 3600 HORIZON DRIVE, STE 150,
KING OF PRUSSIA, PA 19406-4702
4842663 +E-Z RENT-TO-OWN, 1578 WEST MARKET ST, POTTSVILLE, PA 17901-2210
4880272 +FirstEnergy, 331 Newman Springs Road, Bldg 3, Red Bank, NJ 07701-5688
4842666 +JONESTOWN BANK AND TRUST CO, 2 W MARKET STREET, JONESTOWN, PA 17038-9628
4842667 +KEYSTONE COLLECTIONS, 220 NORTH DUKE STREET, LANCASTER, PA 17602-2710
4842668 +LEBANON FEDERAL CREDIT UNION, 300 SCHNEIDER DRIVE, LEBANON, PA 17046-4877
4842669 +LEBANON FINANCIAL CREDIT UNION, 300 SCHNEIDER DR., LEBANON, PA 17046-4811
4842670 MET ED, PO BOX 3687, AKRON, OH 44309-3687
4842672 +REVENUE COLLECT, PO BOX 2103, MECHANICSBURG, PA 17055-2103
4842675 +VINCENT R BOLTZ INC, 45 GUILFORD STREET, LEBANON, PA 17046-3849

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4842662 E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Feb 05 2018 19:05:58
COMCAST CABLE, PO BOX 3006, SOUTHEASTERN, PA 19398-3006
4842664 +EDI: PHINAMERI.COM Feb 05 2018 19:08:00 GM FINANCIAL AKA AMERICREDIT, PO BOX 183853,
ARLINGTON, TX 76096-3853
4842665 EDI: IRS.COM Feb 05 2018 19:08:00 INTERNAL REVENUE SERVICES,
CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4842671 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 05 2018 19:05:45 PA DEPT OF REVENUE,
BUREAU OF COMPLIANCE, DEPARTMENT 280946, HARRISBURG, PA 17128-0946
4882236 +E-mail/Text: bkteam@selenefinance.com Feb 05 2018 19:05:39
U.S. Bank National Association, not in its individ, of SW REMIC 2014-2,
c/o Selene Finance LP, 9990 Richmond Ave. Ste 400 South, Houston, TX 77042-4546
TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
4847896* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
4842673 ##+SENECA MORTGAGE SERVICING LLC, ATTN BANKRUPTCY DEPT, 611 JAMISON ROAD,
ELMA, NY 14059-9392
4842674 ##+STELLAR RECOVERY INC, 4500 SALISBURY RD STE 10, JACKSONVILLE, FL 32216-8035
TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as Trustee of SW REMIC 2014-2 bkgroup@kmlawgroup.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
Leonard Zagurskie, Jr on behalf of Debtor 1 Christopher Michael Yordy
lzaglaw.usa@startmail.com, lzaglaw.usa@startmail.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Christopher Michael Yordy**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8937**

EIN ---

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ---

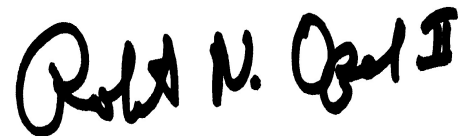
EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-04191-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christopher Michael Yordy

By the
court:February 5, 2018Honorable Robert N. Opel
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.